



Missouri Department of Insurance

**Credit Insurance Experience Report
2004**

May, 2005

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Introduction

Credit insurance products are designed to ensure that consumer debts are discharged in the event of several contingencies, such as death, illness or disability, unemployment, or damage or destruction of property serving as collateral. Credit insurance products include credit life, credit accident and health (or credit disability), credit unemployment, and credit property, among others. Sometimes such coverages are entirely optional, though in some instances obtaining a loan is conditional upon the purchase of credit insurance coverage. In Missouri, consumers must be informed of their right to meet such requirements by any existing policies (such as a life insurance policy), and the right to purchase the required coverage from the insurer of his/her choice (RSMo 385-065, and 385.070).

In Missouri, as in many other states, rates for credit insurance are prescribed by statute. For most lines of insurance, rates must not be “excessive, inadequate, or unfairly discriminatory,” a phrase generally interpreted to mean that rates must be actuarially valid. In other words, insurers are prohibited from charging different rates for identical risks. However, in most states credit insurance is subject to a heightened level of regulatory oversight that departs from the assumptions that competitive markets will, over the long run, approach equilibrium at the “market rate.” In part, this is due to the problem of “reverse competition” that some observers have identified in credit insurance markets: credit insurance vendors compete for sales outlets (such as banks or automobile dealerships) by commissions or providing other incentives to such outlets. Thus, competition among insurers is thought to *increase* the price that consumers ultimately pay for coverage. For this and other reasons, states have adopted *prima facie* rating mechanisms, usually contained in statute or regulation, that define specific rates as not “excessive, inadequate, or unfairly discriminatory.” In some instances, insurers may depart from *prima facie* rates if alternative rates can be actuarially justified.

The tables that follow include actual premium earned, and what premiums *would have been* had insurers charged only *prima facie* rates. *Prima facie* rates, expressed as a premium amount per unit of outstanding indebtedness, can be found at RSMo 385.070.

Types of Products

Credit Life pays the entire outstanding balance if a borrower dies during the term of coverage.

Credit Disability (or Credit A&H) pays a limited number of monthly payments on a specific loan or revolving credit account if the borrower becomes disabled or ill during the term of coverage.

Credit Involuntary Unemployment covers interruptions to income due to unemployment.

Credit Property pays on debt associated with a specific piece of property serving as collateral in the event the property is damaged or destroyed. Unlike other forms of credit insurance, credit property coverage is unrelated to an event affecting a borrower’s ability to pay.

Credit Casualty is a residual category defined as any credit insurance other than those types listed above, to cover any unforeseen contingency that impairs the ability of a borrower to repay a loan.

Credit life usually pays off an entire outstanding balance, though most other forms of credit insurance generally pay a borrower's monthly payments up to a specified amount and usually for a fixed time period.

Terminology

Closed-End – Loans of a fixed amount, with scheduled payments, such as a bank loan

Open-End – Typically credit card accounts, where premiums are based on outstanding balances

Single Interest – insurance covering only a creditor's interest in property pledged as collateral on outstanding debt

Dual Interest – coverage of both creditor's and borrower's interest in property pledged as collateral

Single Premium – coverage in which the entire premium is payable at the commencement of a loan.

Monthly Outstanding Balance – Premiums payable monthly, based on the outstanding balance of a debt.

Single Life Coverage – insurance coverage of a single borrower's life

Joint Life Coverage – insurance payable in the event that a borrower or co-borrower dies.

Waiting period – duration of an event, such as disability or unemployment, after which coverage is payable. Typically, coverage commences after 7, 14, or 30 days of unemployment or disability.

Retroactive Coverage – benefits are paid from the first day of disability or unemployment, once the waiting period has expired.

Non-retroactive Coverage – benefits are paid from the day after the end of the waiting period.

Creditor Placed (sometimes referred to as "forced-placed") – In the event that insurance coverage on property serving as collateral on a loan is terminated, creditors may charge debtors for coverage obtained by the creditor. Generally, this contingency is covered as part of the loan agreement.

**Aggregate Premium and Losses
Missouri and US Totals**

Credit Life Insurance
Credit Insurance Experience Exhibit, Parts 1A and 1B
2004

	Open-End		Closed-End		Single Premium		
Data Element	Single	Joint	Single	Joint	Single	Joint	Total
Missouri							
Actual earned premiums	\$3,975,223	\$4,579,400	\$971,082	\$1,225,259	\$17,233,266	\$13,980,442	\$41,964,671
Earned premium at prima facie rates	\$3,817,482	\$4,519,261	\$1,104,143	\$1,415,370	\$16,992,811	\$13,737,171	\$41,586,237
Claims paid	\$2,299,279	\$2,783,791	\$723,197	\$257,831	\$6,906,949	\$6,569,607	\$19,540,655
Incurred claims	\$2,239,739	\$2,823,970	\$854,860	\$279,541	\$6,794,747	\$6,493,178	\$19,486,034
Actual Incurred Losses	56.3%	61.7%	88.0%	22.8%	39.4%	46.4%	46.4%
Losses at Prima Facie Rate	58.7%	62.5%	77.4%	19.8%	40.0%	47.3%	46.9%
National							
Actual earned premiums	\$282,321,629	\$202,551,111	\$55,399,166	\$51,521,546	\$719,786,752	\$322,926,668	\$1,634,506,874
Earned premium at prima facie rates	\$294,061,876	\$216,974,623	\$56,972,062	\$58,129,951	\$668,577,811	\$305,633,565	\$1,600,349,887
Claims paid	\$147,642,582	\$114,008,644	\$25,885,840	\$18,926,968	\$258,498,237	\$148,637,757	\$713,600,032
Incurred claims	\$143,555,980	\$111,029,752	\$26,289,474	\$19,350,318	\$245,955,517	\$139,864,209	\$686,045,254
Actual Incurred Losses	50.8%	54.8%	47.5%	37.6%	34.2%	43.3%	42.0%
Losses at Prima Facie Rate	48.8%	51.2%	46.1%	33.3%	36.8%	45.8%	42.9%

**Missouri Experience
Credit Accident & Health Insurance
2004**

Credit Insurance Experience Exhibit, Parts 2A – 2D

Data Element	7 Day Retro	14 Day Retro	14 Day Non-Retro	30 Day Retro	30 Day Non-Retro	Other	Total
Single Premium, Closed-End							
Actual earned premiums	\$8,740,534	\$13,907,592	\$519,337	\$476,881	\$142,770	\$148,619	\$23,935,734
Earned premium at prima facie rates	\$8,701,534	\$13,804,518	\$438,174	\$497,352	\$125,881	\$148,618	\$23,716,075
Difference	\$39,000	\$103,074	\$81,164	-\$20,470	\$16,889	\$1	\$219,658
Claims paid	\$3,005,830	\$7,404,077	\$334,868	\$460,320	\$130,773	\$16,776	\$11,352,644
Incurred claims	\$2,479,487	\$7,508,958	\$377,595	\$304,538	\$148,716	\$12,165	\$10,831,458
Loss Ratio Actual	28.4%	54.0%	72.7%	63.9%	104.2%	8.2%	45.3%
Loss Ratio Prima Facie	28.5%	54.4%	86.2%	61.2%	118.1%	8.2%	45.7%
MOB, Closed-End							
Actual earned premiums	\$305,703	\$162,569	\$0	\$636,061	\$94,659	\$0	\$1,198,992
Earned premium at prima facie rates	\$308,323	\$162,569	\$0	\$636,061	\$94,659	\$0	\$1,201,612
Difference	-\$2,620	\$0	\$0	\$0	\$0	\$0	-\$2,620
Claims paid	\$109,820	\$20,360	\$0	\$311,110	\$50,517	\$0	\$491,807
Incurred claims	\$299,687	\$21,951	\$0	\$336,998	\$47,906	\$0	\$706,542
Loss Ratio Actual	98.0%	13.5%		53.0%	50.6%		58.9%
Loss Ratio Prima Facie	97.2%	13.5%		53.0%	50.6%		58.8%
MOB, Open-End							
Actual earned premiums	\$7,528	\$2,715,795	\$599,956	\$6,674,148	\$1,039,713	\$546,164	\$11,583,303
Earned premium at prima facie rates	\$7,528	\$2,228,339	\$537,241	\$5,537,880	\$726,645	\$545,818	\$9,583,450
Difference	\$0	\$487,456	\$62,715	\$1,136,268	\$313,068	\$346	\$1,999,853
Claims paid	\$12,275	\$945,231	\$244,634	\$3,184,959	\$983,040	\$105,999	\$5,476,138
Incurred claims	\$3,892	\$981,316	\$121,551	\$2,822,715	\$673,473	\$56,460	\$4,659,407
Loss Ratio Actual	51.7%	36.1%	20.3%	42.3%	64.8%	10.3%	40.2%
Loss Ratio Prima Facie	51.7%	44.0%	22.6%	51.0%	92.7%	10.3%	48.6%
All Credit A&H							
Actual earned premiums							\$36,718,028
Earned premium at prima facie rates							\$34,501,138
Difference							\$2,216,890
Claims paid							\$17,320,589
Incurred claims							\$16,197,407
Loss Ratio Actual							44.1%
Loss Ratio Prima Facie							46.9%

US Totals
Credit Accident & Health Insurance
2004

Credit Insurance Experience Exhibit, Parts 2A – 2D

Data Element	7 Day Retro	14 Day Retro	14 Day Non-Retro	30 Day Retro	30 Day Non-Retro	Other	Total
Single Premium, Closed-End							
Actual earned premiums	\$182,212,288	\$708,457,333	\$35,551,395	\$59,852,477	\$68,189,182	\$45,934,045	\$1,100,196,719
Earned premium at prima facie rates	\$168,526,556	\$608,396,971	\$22,398,619	\$45,417,315	\$34,302,805	\$44,979,303	\$924,021,570
Difference	\$13,685,732	\$100,060,362	\$13,152,776	\$14,435,163	\$33,886,376	\$954,742	\$176,175,149
Claims paid	\$74,981,757	\$356,252,249	\$15,837,880	\$35,590,341	\$23,817,273	\$11,676,964	\$518,156,468
Incurred claims	\$55,810,439	\$265,342,584	\$6,952,715	\$21,259,492	\$5,948,535	\$8,057,216	\$363,370,982
Loss Ratio Actual	30.6%	37.5%	19.6%	35.5%	8.7%	17.5%	33.0%
Loss Ratio Prima Facie	33.1%	43.6%	31.0%	46.8%	17.3%	17.9%	39.3%
MOB, Closed-End							
Actual earned premiums	\$3,845,980	\$49,545,762	\$28,987,827	\$36,345,770	\$25,094,462	\$852,457	\$144,672,257
Earned premium at prima facie rates	\$3,901,894	\$50,253,802	\$26,575,524	\$37,242,965	\$22,277,434	\$848,182	\$141,099,801
Difference	-\$55,914	-\$708,040	\$2,412,302	-\$897,195	\$2,817,028	\$4,275	\$3,572,456
Claims paid	\$1,724,002	\$22,085,092	\$18,696,277	\$18,563,887	\$17,935,552	\$186,530	\$79,191,340
Incurred claims	\$4,856,584	\$35,502,764	\$19,188,530	\$22,686,531	\$12,592,051	\$187,189	\$95,013,648
Loss Ratio Actual	126.3%	71.7%	66.2%	62.4%	50.2%	22.0%	65.7%
Loss Ratio Prima Facie	124.5%	70.6%	72.2%	60.9%	56.5%	22.1%	67.3%
MOB, Open-End							
Actual earned premiums	\$147,837	\$132,552,094	\$55,385,412	\$229,585,685	\$115,478,204	\$60,737,039	\$593,886,270
Earned premium at prima facie rates	\$148,238	\$133,571,971	\$50,731,577	\$235,920,006	\$105,029,642	\$63,408,335	\$588,809,770
Difference	-\$401	-\$1,019,877	\$4,653,835	-\$6,334,321	\$10,448,562	-\$2,671,296	\$5,076,501
Claims paid	\$128,184	\$52,042,292	\$27,282,509	\$108,757,959	\$87,659,009	\$19,760,847	\$295,630,801
Incurred claims	-\$201,705	\$61,775,393	\$24,732,181	\$91,527,445	\$69,014,481	\$8,763,606	\$255,611,402
Loss Ratio Actual	-136.4%	46.6%	44.7%	39.9%	59.8%	14.4%	43.0%
Loss Ratio Prima Facie	-136.1%	46.2%	48.8%	38.8%	65.7%	13.8%	43.4%
All Credit A&H							
Actual earned premiums						\$341,545	\$1,840,004,950
Earned premium at prima facie rates						\$342,542	\$1,654,272,765
Difference						-\$997	\$185,732,185
Claims paid						\$121,315	\$893,540,162
Incurred claims						-\$781,669	\$714,109,017
Loss Ratio Actual						-228.9%	38.8%
Loss Ratio Prima Facie						-228.2%	43.2%

**Credit Unemployment Insurance
2004
Credit Insurance Experience Exhibit
Parts 3A and 3B**

Data Element	30 Day Retro-SP	30 Day Non- Retro- SP	30 Day Retro MOB	30 Day Non-Retro MOB	Other	Total
Missouri Experience						
Actual earned premiums	\$1,823,200	\$0	\$5,368,814	\$18,437	\$774,318	\$7,984,770
Earned premium at prima facie rates	\$1,823,199	\$0	\$5,107,246	\$18,437	\$774,319	\$7,723,201
Difference	\$0	\$0	\$261,568	\$0	\$0	\$261,569
Claims paid	\$324,277	\$0	\$661,977	\$432	\$74,703	\$1,061,390
Incurred claims	\$140,982	\$0	\$567,860	-\$139	-\$67,922	\$640,780
Loss ratio actual	7.7%		10.6%	-0.8%	-8.8%	8.0%
Loss Ratio Prima Facie	7.7%		11.1%	-0.8%	-8.8%	8.3%
US Totals						
Actual earned premiums	\$122,890,664	\$244,537	\$370,405,491	\$1,455,853	\$56,770,633	\$551,767,178
Earned premium at prima facie rates	\$124,753,146	\$215,878	\$359,683,162	\$1,437,739	\$47,253,373	\$533,343,297
Difference	-\$1,862,482	\$28,659	\$10,722,329	\$18,114	\$9,517,261	\$18,423,881
Claims paid	\$29,840,887	\$40,315	\$42,431,266	\$75,996	\$3,025,737	\$75,414,201
Incurred claims	\$23,786,833	\$19,088	\$42,284,098	-\$14,861	-\$12,834,546	\$53,240,613
Loss ratio actual	19.4%	7.8%	11.4%	-1.0%	-22.6%	9.6%
Loss Ratio Prima Facie	19.1%	8.8%	11.8%	-1.0%	-27.2%	10.0%

**Credit Property Insurance
2004
Credit Insurance Experience Report
Part 4A**

Data Element	Creditor Place Home, Single Interest	Creditor Place Home, Dual Interest	Creditor Placed Auto, Single Interest	Creditor Placed Auto, Dual Interest	Personal Property, Single Interest	Personal Property, Dual Interest	Other
Missouri Experience							
Actual earned premiums	\$752,027	\$14,012,929	\$2,500,540	\$3,994,676	\$975,151	\$1,315,155	\$121,292
Earned premium at prima facie rates	\$752,027	\$14,012,929	\$2,465,355	\$3,994,676	\$931,511	\$1,315,155	\$121,278
Difference	\$0	\$0	\$35,185	\$0	\$43,640	\$0	\$14
Claims paid	\$308,981	\$4,631,663	\$1,231,489	\$1,964,002	\$536,030	\$105,745	\$1,717
Incurred claims	\$338,484	\$4,385,939	\$1,269,411	\$2,214,377	\$487,289	\$107,358	\$1,405
Loss Ratio Actual	45.0%	31.3%	50.8%	55.4%	50.0%	8.2%	1.2%
Loss Ratio Prima Facie	45.0%	31.3%	51.5%	55.4%	52.3%	8.2%	1.2%
National Totals							
Actual earned premiums	\$165,345,811	\$641,439,340	\$264,613,447	\$249,055,042	\$65,858,403	\$167,339,331	\$10,925,631
Earned premium at prima facie rates	\$152,654,054	\$641,439,340	\$358,773,371	\$249,005,679	\$65,741,036	\$158,979,062	\$10,679,634
Difference	\$12,691,757	\$0	-\$94,159,924	\$49,363	\$117,367	\$8,360,269	\$245,998
Claims paid	\$62,208,660	\$204,378,548	\$87,914,641	\$111,045,044	\$23,029,959	\$12,491,703	\$8,784,028
Incurred claims	\$62,819,218	\$204,501,278	\$87,718,116	\$106,803,499	\$17,545,052	\$11,872,914	\$8,923,212
Loss Ratio Actual	38.0%	31.9%	33.1%	42.9%	26.6%	7.1%	81.7%
Loss Ratio Prima Facie	41.2%	31.9%	24.4%	42.9%	26.7%	7.5%	83.6%

Other Credit Insurance
2004
Credit Insurance Experience Report
Part 5

Data Element	Credit Family Leave	Personal GAP	Other
Missouri Experience			
Actual earned premiums	\$725,562	\$1,784,891	\$2,564,974
Earned premium at prima facie rates	\$614,056	\$1,004,780	\$1,777,890
Difference	\$111,506	\$780,111	\$787,084
Claims paid	\$1,476	\$2,180,647	\$1,664,195
Incurred Claims	\$3,008	\$2,486,170	\$1,668,165
Loss Ratio Actual	0.4%	139.3%	65.0%
Loss Ratio Prima Facie	0.5%	247.4%	93.8%
US Totals			
Actual earned premiums	\$50,395,992	\$99,105,004	\$62,372,342
Earned premium at prima facie rates	\$47,818,576	\$81,130,088	\$22,914,150
Difference	\$2,577,416	\$17,974,916	\$39,458,192
Claims paid	\$82,163	\$69,953,196	\$37,167,621
Incurred Claims	\$63,779	\$83,297,452	\$39,089,667
Loss Ratio Actual	0.1%	84.0%	62.7%
Loss Ratio Prima Facie	0.1%	102.7%	170.6%

Losses, Commissions and Expenses
Missouri and US Totals

Credit Life Insurance 2004 Losses and Expenses						
Product	Premium Earned	Losses Incurred	Commissions and Service Fees Incurred	Other Incurred Compensation	Total	Losses + Expenses
Missouri Experience						
Open-End Single	\$3,975,223	56.3%	15.2%	1.8%	16.9%	73.3%
Open-End Joint	\$4,579,400	61.7%	18.4%	1.7%	20.1%	81.8%
Closed-End Single	\$971,082	88.0%	12.8%	0.0%	12.8%	100.9%
Closed-End Joint	\$1,225,259	22.8%	10.2%	0.0%	10.2%	33.0%
Single Premium, Single	\$17,233,266	39.4%	38.9%	0.7%	39.7%	79.1%
Single Premium, Joint	\$13,980,442	46.4%	32.5%	0.6%	33.1%	79.6%
<i>All Credit Life</i>	<i>\$41,964,671</i>	<i>46.4%</i>	<i>30.9%</i>	<i>0.9%</i>	<i>31.7%</i>	<i>78.2%</i>
US Totals						
Open-End Single	\$282,321,629	50.8%	16.9%	2.8%	19.7%	70.6%
Open-End Joint	\$202,551,111	54.8%	19.5%	3.0%	22.5%	77.3%
Closed-End Single	\$55,399,166	47.5%	20.0%	0.2%	20.2%	67.6%
Closed-End Joint	\$51,521,546	37.6%	14.6%	0.1%	14.7%	52.3%
Single Premium, Single	\$719,786,752	34.2%	28.0%	0.4%	28.4%	62.6%
Single Premium, Joint	\$322,926,668	43.3%	22.9%	0.4%	23.4%	66.7%
<i>All Credit Life</i>	<i>\$1,634,506,874</i>	<i>42.0%</i>	<i>23.3%</i>	<i>1.1%</i>	<i>24.5%</i>	<i>66.4%</i>

Credit A&H – Single Premium Closed-End 2004 Losses and Expenses						
Product	Premium Earned	Loss Ratio	Commissions and Service Fees Incurred	Other Incurred Compensation	Total Expense	Losses + Expenses
Missouri Experience						
7 Day Retro	\$8,740,534	28.4%	28.8%	1.4%	30.2%	58.5%
14 Day Retro	\$13,907,592	54.0%	37.3%	0.5%	37.9%	91.9%
14 Day Non-Retro	\$519,337	72.7%	18.1%	5.0%	23.2%	95.9%
30 Day Retro	\$476,881	63.9%	41.6%	1.3%	42.9%	106.7%
30 Day Non-Retro	\$142,770	104.2%	16.1%	2.0%	18.1%	122.2%
Other	\$148,619	8.2%	28.5%	0.0%	28.5%	36.7%
<i>Total</i>	<i>\$23,935,734</i>	<i>45.3%</i>	<i>33.7%</i>	<i>1.0%</i>	<i>34.7%</i>	<i>79.9%</i>
US Totals						
7 Day Retro	\$182,212,288	30.6%	25.2%	0.3%	25.5%	56.1%
14 Day Retro	\$708,457,333	37.5%	23.0%	0.4%	23.4%	60.8%
14 Day Non-Retro	\$35,551,395	19.6%	12.0%	0.5%	12.5%	32.1%
30 Day Retro	\$59,852,477	35.5%	20.2%	0.3%	20.5%	56.0%
30 Day Non-Retro	\$68,189,182	8.7%	14.3%	0.5%	14.8%	23.5%
Other	\$45,934,045	17.5%	28.2%	4.3%	32.5%	50.0%
<i>Total</i>	<i>\$1,100,196,719</i>	<i>33.0%</i>	<i>22.5%</i>	<i>0.5%</i>	<i>23.1%</i>	<i>56.1%</i>

Credit A&H – Monthly Outstanding Balance Closed-End 2004 Losses and Expenses						
Product	Premium Earned	Loss Ratio	Commissions and Service Fees Incurred	Other Incurred Compensation	Total Expense	Losses + Expenses
Missouri Experience						
7 Day Retro	\$305,703	98.0%	9.0%	0.0%	9.0%	107.0%
14 Day Retro	\$162,569	13.5%	39.8%	0.1%	39.9%	53.4%
14 Day Non-Retro	\$0					
30 Day Retro	\$636,061	53.0%	0.0%	0.0%	0.0%	53.0%
30 Day Non-Retro	\$94,659	50.6%	11.0%	0.0%	11.0%	61.6%
Other	\$0					
<i>Total</i>	<i>\$1,198,992</i>	<i>58.9%</i>	<i>8.6%</i>	<i>0.0%</i>	<i>8.6%</i>	<i>67.5%</i>
US Totals						
7 Day Retro	\$3,845,980	126.3%	4.3%	0.0%	4.3%	130.6%
14 Day Retro	\$49,545,762	71.7%	25.7%	1.6%	27.3%	99.0%
14 Day Non-Retro	\$28,987,827	122.5%	17.1%	2.4%	19.5%	142.0%
30 Day Retro	\$36,345,770	62.4%	16.0%	1.5%	17.5%	79.9%
30 Day Non-Retro	\$25,094,462	50.2%	16.1%	3.0%	19.1%	69.3%
Other	\$852,457	22.0%	53.7%	0.2%	54.0%	75.9%
<i>Total</i>	<i>\$144,672,257</i>	<i>65.7%</i>	<i>19.5%</i>	<i>1.9%</i>	<i>21.4%</i>	<i>87.1%</i>

Credit A&H – Monthly Outstanding Balance Open-End 2004 Losses and Expenses						
Product	Premium Earned	Loss Ratio	Commissions and Service Fees Incurred	Other Incurred Compensation	Total Expense	Losses +
Missouri Experience						
7 Day Retro	\$7,528.0	51.7%	0.4%	0.0%	0.4%	52.1%
14 Day Retro	\$2,715,795.0	36.1%	13.9%	3.4%	17.3%	53.4%
14 Day Non-Retro	\$599,956.0	163.6%	15.2%	4.7%	19.9%	183.5%
30 Day Retro	\$6,674,147.5	42.3%	17.4%	1.2%	18.6%	60.9%
30 Day Non-Retro	\$1,039,712.5	64.8%	13.9%	2.3%	16.2%	80.9%
Other	\$546,164.0	10.3%	14.7%	0.0%	14.7%	25.1%
<i>Total</i>	<i>\$11,583,303.0</i>	<i>40.2%</i>	<i>16.0%</i>	<i>1.9%</i>	<i>17.9%</i>	<i>58.2%</i>
US Totals						
7 Day Retro	\$147,837.5	-136.4%	12.1%	0.1%	12.2%	-124.2%
14 Day Retro	\$132,552,093.9	46.6%	18.7%	7.6%	26.3%	72.9%
14 Day Non-Retro	\$55,385,412.0	111.5%	16.3%	6.8%	23.1%	134.6%
30 Day Retro	\$229,585,685.2	39.9%	18.2%	4.9%	23.2%	63.0%
30 Day Non-Retro	\$115,478,203.6	59.8%	13.0%	3.1%	16.1%	75.8%
Other	\$60,737,039.3	14.4%	12.6%	0.9%	13.5%	28.0%
<i>Total</i>	<i>\$593,886,270.4</i>	<i>43.0%</i>	<i>16.6%</i>	<i>4.9%</i>	<i>21.5%</i>	<i>64.5%</i>

Credit A&H – Other and Total 2004 Losses and Expenses						
Product	Premium Earned	Loss Ratio	Commissions and Service Fees Incurred	Other Incurred Compensation	Total Expense	Losses +
Missouri Experience						
Other	\$0.0				0.0%	
<i>Total</i>	<i>\$36,718,027.6</i>	<i>44.1%</i>	<i>27.3%</i>	<i>1.2%</i>	<i>28.5%</i>	<i>71.4%</i>
US Totals						
Other	\$341,545.0	-228.9%	40.2%	0.0%	40.2%	-188.7%
<i>Total</i>	<i>\$1,840,004,950.2</i>	<i>38.8%</i>	<i>20.4%</i>	<i>2.0%</i>	<i>22.4%</i>	<i>59.2%</i>

Credit Unemployment Insurance 2004 Losses and Expenses						
Product	Premium Earned	Loss Ratio	Commissions and Service Fees Incurred	Other Incurred Compensation	Total Expense	Losses + Expenses
Missouri Experience						
30 Day Retro-Single Premium	\$1,823,200	7.7%	-4.8%	0.7%	-4.1%	3.6%
30 Day Retro-Single Premium	\$0					
30 Day Retro-MOB	\$5,368,814	10.6%	30.1%	2.3%	32.4%	43.0%
30 Day Non-Retro-MOB	\$18,437	-0.8%	17.7%	0.0%	17.7%	16.9%
Other	\$774,318	-8.8%	17.6%	1.5%	19.1%	10.4%
<i>Total</i>	<i>\$7,984,770</i>	<i>8.0%</i>	<i>20.9%</i>	<i>1.9%</i>	<i>22.8%</i>	<i>30.8%</i>
US Totals						
30 Day Retro-Single Premium	\$122,890,664	19.4%	28.5%	1.1%	29.6%	48.9%
30 Day Retro-Single Premium	\$244,537	7.8%	36.2%	0.0%	36.3%	44.1%
30 Day Retro-MOB	\$370,405,491	11.4%	26.6%	8.1%	34.6%	46.1%
30 Day Non-Retro-MOB	\$1,455,853	-1.0%	19.6%	0.0%	19.6%	18.6%
Other	\$56,770,633	-22.6%	13.4%	8.9%	22.3%	-0.3%
<i>Total</i>	<i>\$551,767,178</i>	<i>9.6%</i>	<i>25.6%</i>	<i>6.6%</i>	<i>32.2%</i>	<i>41.9%</i>

Credit Property Insurance 2004 Losses and Expenses						
Product	Premium Earned	Loss Ratio	Commissions and Service Fees Incurred	Other Incurred Compensation	Total Expense	Losses +
Missouri Experience						
Creditor Placed Home Single Interest	\$752,027	45.0%	-9.3%	-0.5%	-9.8%	35.2%
Creditor Place Home Dual Interest	\$14,012,929	31.3%	14.1%	1.3%	15.4%	46.7%
Creditor Placed Auto Single Interest	\$2,500,540	50.8%	18.4%	0.3%	18.6%	69.4%
Creditor Place Auto Dual Interest	\$3,994,676	55.4%	31.0%	-0.8%	30.2%	85.6%
Personal Property Single Interest	\$975,151	50.0%	2.6%	0.3%	2.9%	52.9%
Personal Property Dual Interest	\$1,315,155	8.2%	18.7%	0.0%	18.7%	26.9%
Other Credit Property	\$121,292	1.2%	2.5%	0.0%	2.5%	3.6%
US Totals						
Creditor Placed Home Single Interest	\$165,345,811	38.0%	14.4%	-0.2%	14.2%	52.2%
Creditor Place Home Dual Interest	\$641,439,340	31.9%	12.6%	1.2%	13.8%	45.7%
Creditor Placed Auto Single Interest	\$264,613,447	33.1%	26.5%	-0.2%	26.3%	59.5%
Creditor Place Auto Dual Interest	\$249,055,042	42.9%	18.9%	-0.4%	18.5%	61.4%
Personal Property Single Interest	\$65,858,403	26.6%	2.0%	-3.9%	-1.8%	24.8%
Personal Property Dual Interest	\$167,339,331	7.1%	28.7%	2.4%	31.1%	38.2%
Other Credit Property	\$10,925,631	81.7%	21.5%	3.1%	24.6%	106.3%

Other Credit Insurance 2004 Losses and Expenses						
Product	Premium Earned	Loss Ratio	Commissions and Service Fees Incurred	Other Incurred Compensation	Total Expense	Losses +
Missouri Experience						
Credit Family Leave	\$725,562	0.4%	37.5%	0.0%	37.5%	37.9%
Personal GAP	\$1,784,891	139.3%	11.6%	0.0%	11.6%	150.9%
Other	\$2,564,974	65.0%	14.8%	0.0%	14.8%	79.9%
US Totals						
Credit Family Leave	\$50,395,992	0.1%	29.2%	0.1%	29.4%	29.5%
Personal GAP	\$99,105,004	84.0%	62.0%	6.5%	68.5%	152.5%
Other	\$62,372,342	62.7%	38.0%	0.8%	38.8%	101.4%

Missouri Market Share

Credit Life Insurance 2004 Market Share									
Code	Name	Open-End		Closed-End		Single Premium		Total	Market Share, From Total
		Single	Joint	Single	Joint	Single	Joint		
93777	Household Life Insurance Company	\$936,582	\$501,431	\$569,267	\$739,995	\$1,681,088	\$1,459,512	\$5,887,875	14.0%
81779	Individual Assurance Co Life Health & Accident	\$20,379	\$35,261	\$0	\$0	\$1,953,940	\$1,316,103	\$3,325,683	7.9%
61751	Central States Health & Life Co	\$23,297	\$555,050	\$0	\$0	\$1,621,488	\$1,016,715	\$3,216,550	7.7%
68373	American General Assurance Company	\$294,684	\$414,767	\$0	\$0	\$1,157,619	\$1,076,554	\$2,943,624	7.0%
62626	Cuna Mutual Insurance Society	\$1,435,365	\$1,292,078	\$0	\$0	\$8,453	\$8,073	\$2,743,969	6.5%
64211	Guarantee Trust Life Insurance Co					\$1,446,904	\$880,527	\$2,327,431	5.5%
64130	Life Investors Ins Co Of America	\$185,964	\$174,121	\$659	\$991	\$1,033,823	\$724,643	\$2,120,201	5.1%
68136	Protective Life Insurance Company					\$1,050,120	\$984,461	\$2,034,580	4.8%
61506	Resource Life Insurance Company					\$1,296,530	\$662,007	\$1,958,537	4.7%
65811	American Modern Life Ins Co	\$339,137	\$380,946	\$173,682	\$155,334	\$449,894	\$350,473	\$1,849,466	4.4%
60518	American Health And Life Insurance Company	\$272	\$0	\$173,589	\$197,662	\$806,096	\$619,362	\$1,796,981	4.3%
60275	American Bankers Life Assurance Of Florida	\$30,503	\$810,129	\$0	\$0	\$415,653	\$422,777	\$1,679,062	4.0%
60739	American National Insurance Company	\$61,078	\$20,012	\$0	\$0	\$765,350	\$580,974	\$1,427,414	3.4%
70173	Universal Underwriters Life Ins Co					\$659,493	\$588,001	\$1,247,494	3.0%
80020	Mountain Life Insurance Company					\$568,301	\$492,389	\$1,060,690	2.5%
69973	United Life Insurance Company					\$610,551	\$401,516	\$1,012,067	2.4%
88080	XI Life Insurance And Annuity Company					\$457,668	\$375,319	\$832,987	2.0%
62383	Centurion Life Insurance Company	\$2,068	\$1,659	\$53,854	\$131,126	\$181,828	\$219,854	\$590,389	1.4%
61824	Cherokee National Life Insurance Company	\$29,621	\$1,736	\$0	\$0	\$274,497	\$265,918	\$571,772	1.4%
76007	Old United Life Insurance Company					\$302,497	\$215,933	\$518,430	1.2%
71455	Financial American Life Insurance Company					\$289,521	\$220,644	\$510,165	1.2%

Credit Life Insurance 2004 Market Share									
Code	Name	Open-End		Closed-End		Single Premium		Total	Market Share, From Total
		Single	Joint	Single	Joint	Single	Joint		
60534	American Heritage Life Insurance Co					\$256,293	\$244,357	\$500,650	1.2%
89958	J M I C Life Insurance Company					\$261,026	\$126,958	\$387,984	0.9%
65021	Stonebridge Life Insurance Company	\$515	\$207,907	\$0	\$0	\$0	\$0	\$208,422	0.5%
67628	Pekin Life Insurance Company					\$125,870	\$79,478	\$205,348	0.5%
70106	United States Life Ins Co NY	\$29,263	\$1,545	\$0	\$0	\$97,567	\$62,690	\$191,065	0.5%
65757	Shelter Life Insurance Co	\$62,068	\$0	\$0	\$0	\$30,327	\$38,605	\$130,999	0.3%
60895	American United Life Insurance Co					\$73,742	\$46,013	\$119,755	0.3%
66087	Midwest National Life Ins Co Of TN					\$61,084	\$31,310	\$92,394	0.2%
61018	Magna Insurance Company					\$92,385	\$0	\$92,385	0.2%
68160	Balboa Life Insurance Company	\$45,023	\$11,035	\$0	\$0	\$19,571	\$15,016	\$90,645	0.2%
92649	American Underwriters Life Insurance Co					\$40,393	\$38,243	\$78,636	0.2%
71870	Fidelity Security Life Insurance Co	\$42,682	\$32,651	\$0	\$0	\$0	\$0	\$75,333	0.2%
62596	Union Fidelity Life Insurance Co	\$0	\$59,152	\$0	\$0	\$2,460	\$2,093	\$63,705	0.2%
74365	Southern Pioneer Life Insurance Company					\$14,970	\$35,026	\$49,996	0.1%
66168	Minnesota Life Insurance Company	\$18,053	\$29,346	\$0	\$0	\$947	\$1,129	\$49,475	0.1%
60836	American Republic Insurance Company					\$24,027	\$23,643	\$47,670	0.1%
94447	Century Life Assurance Company					\$23,601	\$13,879	\$37,480	0.1%
71323	Zale Life Insurance Company	\$31,343	\$0	\$0	\$0	\$0	\$0	\$31,343	0.1%
67261	Old Republic Life Insurance Company					\$7,971	\$11,736	\$19,707	0.0%
65595	Lincoln Benefit Life Company					\$10,988	\$6,081	\$17,069	0.0%
84697	American Specialty Health Insurance Company					\$10,918	\$6,133	\$17,051	0.0%
66281	Monumental Life Insurance Company					\$13,542	\$2,087	\$15,629	0.0%
69299	Nationsbanc Insurance Company					\$5,092	\$3,088	\$8,180	0.0%
61212	Baltimore Life Ins Co The					\$1,242	\$1,870	\$3,112	0.0%

Credit Life Insurance 2004 Market Share									
		Open-End		Closed-End		Single Premium			
Code	Name	Single	Joint	Single	Joint	Single	Joint	Total	Market Share, From Total
81043	Bankers Life Insurance Company					\$1,697	\$885	\$2,582	0.0%
69833	Lincoln Memorial Life Insurance Company					\$914	\$879	\$1,793	0.0%
80322	CitiCorp Life Insurance co	\$126	\$327	\$0	\$151	\$0	\$0	\$604	0.0%
66842	AIG Life Insurance Company					\$524	\$0	\$524	0.0%
88420	Member Service Life Insurance Company					\$4	\$133	\$137	0.0%
70254	Jefferson Pilot Financial Insurance Company					\$113	\$0	\$113	0.0%
69663	USAA Life Insurance Company	\$0	\$0	\$31	\$0	\$0	\$0	\$31	0.0%
79677	Forethought Life Assurance Company					\$0	\$1	\$1	0.0%
69108	State Farm Life Insurance Company					-\$6,388	-\$5,266	-\$11,654	0.0%
98884	Union Security Life Insurance Co	\$387,200	\$50,247	\$0	\$0	-\$968,928	\$312,621	-\$218,860	-0.5%

Credit Accident and Health
2004
Market Share

Code	Name	Product	7 Day Retro	14 Day Retro	14 Day Non- Retro	30 Day Retro	30 Day Non-Retro	Other	Total	Market Share, Based on Total
62626	Cuna Mutual Insurance Society	Single Premium, Closed-End	\$0	\$0	\$1,785	\$35,631	\$29,971	\$0	\$67,387	
62626	Cuna Mutual Insurance Society	MOB Open-End	\$0	\$1,200,815	\$237,484	\$3,223,923	\$971,560	\$2,825	\$5,636,607	
62626	Cuna Mutual Insurance Society	All Other and Total						\$0	\$5,703,994	15.5%
93777	Household Life Insurance Company	Single Premium, Closed-End	\$0	\$1,293,292	\$0	\$0	\$11,058	\$0	\$1,304,350	
93777	Household Life Insurance Company	MOB Closed-End	\$0	\$0	\$0	\$636,061	\$2,031	\$0	\$638,092	
93777	Household Life Insurance Company	MOB Open-End	\$0	\$905,758	\$0	\$434,966	\$14,991	\$0	\$1,355,715	
93777	Household Life Insurance Company	All Other and Total						\$0	\$3,298,157	9.0%
64130	Life Investors Ins Co Of America	Single Premium, Closed-End	\$1,301,004	\$563,719	\$501,542	\$33,421	\$32,952	\$0	\$2,432,638	
64130	Life Investors Ins Co Of America	MOB Closed-End	\$0	\$893	\$0	\$0	\$0	\$0	\$893	
64130	Life Investors Ins Co Of America	MOB Open-End	\$0	\$143,031	\$362,472	\$787	\$47,517	\$0	\$553,807	
64130	Life Investors Ins Co Of America	All Other and Total						\$0	\$2,987,338	8.1%
60275	American Bankers Life Assur Of Florida	Single Premium, Closed-End	\$628,725	\$104,447	\$0	\$21,425	\$456	\$0	\$755,052	
60275	American Bankers Life Assur Of Florida	MOB Open-End	\$0	\$0	\$0	\$1,339,323	\$3,825	\$224,568	\$1,567,716	
60275	American Bankers Life Assur Of Florida	All Other and Total						\$0	\$2,322,768	6.3%
60518	American Health And Life Insurance Co	Single Premium, Closed-End	\$1,887,392	\$0	\$0	\$0	\$0	\$0	\$1,887,392	
60518	American Health And Life Insurance Co	MOB Closed-End	\$282,155	\$0	\$0	\$0	\$0	\$0	\$282,155	
60518	American Health And Life Insurance Co	MOB Open-End	\$681	\$0	\$0	\$0	\$0	\$0	\$681	
60518	American Health And Life Insurance Co	All Other and Total						\$0	\$2,170,228	5.9%
64211	Guarantee Trust Life Insurance Co	Single Premium, Closed-End	\$668,934	\$1,269,746	\$429	\$68,476	\$53,546	\$0	\$2,061,131	
64211	Guarantee Trust Life Insurance Co	All Other and Total						\$0	\$2,061,130	5.6%
81779	Individual Assur Co Life Health & Accid	Single Premium, Closed-End	\$329,495	\$1,675,894	\$4,254	\$3,470	-\$1,554	\$0	\$2,011,559	
81779	Individual Assur Co Life Health & Accid	MOB Open-End	\$0	\$0	\$0	\$1,028	\$0	\$0	\$1,028	
81779	Individual Assur Co Life Health & Accid	All Other and Total						\$0	\$2,012,587	5.5%

**Credit Accident and Health
2004
Market Share**

Code	Name	Product	7 Day Retro	14 Day Retro	14 Day Non- Retro	30 Day Retro	30 Day Non-Retro	Other	Total	Market Share, Based on Total
61506	Resource Life Insurance Company	Single Premium, Closed-End	\$284,547	\$1,589,210	\$0	\$0	\$0	\$0	\$1,873,757	
61506	Resource Life Insurance Company	All Other and Total						\$0	\$1,873,757	5.1%
68373	American General Assurance Company	Single Premium, Closed-End	\$684,603	\$780,297	\$505	\$5,644	\$865	\$0	\$1,471,914	
68373	American General Assurance Company	MOB Open-End	\$0	\$17,650	\$0	\$128,706	\$455	\$0	\$146,811	
68373	American General Assurance Company	All Other and Total						\$0	\$1,618,725	4.4%
61751	Central States Health & Life Co	Single Premium, Closed-End	\$256,110	\$1,249,061	\$0	\$48,703	\$0	\$21,442	\$1,575,316	
61751	Central States Health & Life Co	MOB Open-End	\$0	\$100	\$0	\$2,669	\$0	\$1,346	\$4,115	
61751	Central States Health & Life Co	All Other and Total						\$0	\$1,579,431	4.3%
34274	Central States Indemnity Co Of Omaha	MOB Open-End	\$0	\$0	\$0	\$1,103,413	\$0	\$0	\$1,103,413	
34274	Central States Indemnity Co Of Omaha	All Other and Total						\$0	\$1,103,413	3.0%
68136	Protective Life Insurance Company	Single Premium, Closed-End	\$187,039	\$861,823	\$2,990	\$7,787	\$624	\$0	\$1,060,263	
68136	Protective Life Insurance Company	All Other and Total						\$0	\$1,060,263	2.9%
65811	American Modern Life Ins Co	Single Premium, Closed-End	\$0	\$493,094	\$0	\$638	\$0	\$0	\$493,732	
65811	American Modern Life Ins Co	MOB Closed-End	\$0	\$161,676	\$0	\$0	\$0	\$0	\$161,676	
65811	American Modern Life Ins Co	MOB Open-End	\$0	\$375,398	\$0	\$0	\$0	\$0	\$375,398	
65811	American Modern Life Ins Co	All Other and Total						\$0	\$1,030,806	2.8%
65951	Merit Life Insurance Co	Single Premium, Closed-End	\$962,926	\$0	\$0	\$0	\$0	\$0	\$962,926	
65951	Merit Life Insurance Co	MOB Open-End	\$0	\$0	\$0	\$18,560	\$0	\$0	\$18,560	
65951	Merit Life Insurance Co	All Other and Total						\$0	\$981,486	2.7%
60739	American National Insurance Company	Single Premium, Closed-End	\$177,631	\$559,754	\$2,323	\$43,612	\$0	\$66,029	\$849,349	
60739	American National Insurance Company	All Other and Total						\$0	\$849,349	2.3%
70173	Universal Underwriters Life Ins Co	Single Premium, Closed-End	\$68,241	\$640,252	\$0	\$0	\$0	\$0	\$708,493	
70173	Universal Underwriters Life Ins Co	All Other and Total						\$0	\$708,493	1.9%
69973	United Life Insurance Company	Single Premium, Closed-End	\$109,123	\$509,124	\$0	\$1,476	\$3,610	\$0	\$623,333	

**Credit Accident and Health
2004
Market Share**

Code	Name	Product	7 Day Retro	14 Day Retro	14 Day Non- Retro	30 Day Retro	30 Day Non-Retro	Other	Total	Market Share, Based on Total
69973	United Life Insurance Company	All Other and Total						\$0	\$623,333	1.7%
98884	Union Security Life Insurance Co	Single Premium, Closed-End	\$61,803	\$87,615	\$0	\$0	\$0	\$61,148	\$210,566	
98884	Union Security Life Insurance Co	MOB Open-End	\$0	\$53	\$0	\$24,437	\$0	\$317,425	\$341,915	
98884	Union Security Life Insurance Co	All Other and Total						\$0	\$552,481	1.5%
62383	Centurion Life Insurance Company	Single Premium, Closed-End	\$520,557	\$0	\$0	\$0	\$0	\$0	\$520,557	
62383	Centurion Life Insurance Company	MOB Closed-End	\$23,548	\$0	\$0	\$0	\$0	\$0	\$23,548	
62383	Centurion Life Insurance Company	MOB Open-End	\$6,847	\$0	\$0	\$0	\$0	\$0	\$6,847	
62383	Centurion Life Insurance Company	All Other and Total						\$0	\$550,952	1.5%
60534	American Heritage Life Insurance Co	Single Premium, Closed-End	\$113,004	\$356,742	\$1,308	\$30,282	\$0	\$0	\$501,336	
60534	American Heritage Life Insurance Co	All Other and Total						\$0	\$501,336	1.4%
88080	XI Life Insurance And Annuity Company	Single Premium, Closed-End	\$105,509	\$353,769	\$341	\$2,833	\$750	\$0	\$463,202	
88080	XI Life Insurance And Annuity Company	All Other and Total						\$0	\$463,202	1.3%
89958	J M I C Life Insurance Company	Single Premium, Closed-End	\$48,851	\$278,426	\$2,339	\$32,818	\$1,176	\$0	\$363,610	
89958	J M I C Life Insurance Company	All Other and Total						\$0	\$363,610	1.0%
76007	Old United Life Insurance Company	Single Premium, Closed-End	\$19,655	\$310,792	\$0	\$0	\$0	\$0	\$330,447	
76007	Old United Life Insurance Company	All Other and Total						\$0	\$330,447	0.9%
80020	Mountain Life Insurance Company	Single Premium, Closed-End	\$109,480	\$148,991	\$0	\$0	\$0	\$0	\$258,471	
80020	Mountain Life Insurance Company	All Other and Total						\$0	\$258,471	0.7%
71455	Financial American Life Insurance Company	Single Premium, Closed-End	\$45,819	\$193,128	\$0	\$1,879	\$0	\$0	\$240,826	
71455	Financial American Life Insurance Company	All Other and Total						\$0	\$240,826	0.7%
61824	Cherokee National Life Insurance Company	Single Premium, Closed-End	\$51,401	\$119,383	\$0	\$0	\$0	\$0	\$170,784	
61824	Cherokee National Life Insurance Company	All Other and Total						\$0	\$170,784	0.5%
65021	Stonebridge Life Insurance Company	MOB Open-End	\$0	\$0	\$0	\$168,787	\$0	\$0	\$168,787	
65021	Stonebridge Life Insurance Company	All Other and Total						\$0	\$168,787	0.5%

**Credit Accident and Health
2004
Market Share**

Code	Name	Product	7 Day Retro	14 Day Retro	14 Day Non- Retro	30 Day Retro	30 Day Non-Retro	Other	Total	Market Share, Based on Total
25178	State Farm Mutual Automobile Ins Co	Single Premium, Closed-End	\$0	\$0	\$0	\$130,967	\$0	\$0	\$130,967	
25178	State Farm Mutual Automobile Ins Co	All Other and Total						\$0	\$130,967	0.4%
10952	Stonebridge Casualty Insurance Company	MOB Open-End	\$0	\$0	\$0	\$125,844	\$0	\$0	\$125,844	
10952	Stonebridge Casualty Insurance Company	All Other and Total						\$0	\$125,844	0.3%
67628	Pekin Life Insurance Company	Single Premium, Closed-End	\$32,539	\$72,394	\$0	\$203	\$0	\$0	\$105,136	
67628	Pekin Life Insurance Company	All Other and Total						\$0	\$105,136	0.3%
66168	Minnesota Life Insurance Company	Single Premium, Closed-End	\$0	\$1,013	\$0	\$0	\$267	\$0	\$1,280	
66168	Minnesota Life Insurance Company	MOB Closed-End	\$0	\$0	\$0	\$0	\$92,628	\$0	\$92,628	
66168	Minnesota Life Insurance Company	All Other and Total						\$0	\$93,908	0.3%
74365	Southern Pioneer Life Insurance Company	Single Premium, Closed-End	\$0	\$80,299	\$0	\$0	\$0	\$0	\$80,299	
74365	Southern Pioneer Life Insurance Company	All Other and Total						\$0	\$80,299	0.2%
70106	United States Life Ins Co NY	Single Premium, Closed-End	\$52,900	\$22,531	\$111	\$332	\$3,098	\$0	\$78,972	
70106	United States Life Ins Co NY	All Other and Total						\$0	\$78,972	0.2%
68160	Balboa Life Insurance Company	Single Premium, Closed-End	\$0	\$34	\$0	\$0	\$3,117	\$0	\$3,151	
68160	Balboa Life Insurance Company	MOB Open-End	\$0	\$72,990	\$0	\$7	\$1,365	\$0	\$74,362	
68160	Balboa Life Insurance Company	All Other and Total						\$0	\$77,513	0.2%
65757	Shelter Life Insurance Co	Single Premium, Closed-End	\$0	\$60,508	\$0	\$0	\$0	\$0	\$60,508	
65757	Shelter Life Insurance Co	All Other and Total						\$0	\$60,508	0.2%
84697	American Specialty Health Insurance Co	Single Premium, Closed-End	\$13,134	\$26,425	\$1,410	\$2,840	\$2,828	\$0	\$46,637	
84697	American Specialty Health Insurance Co	All Other and Total						\$0	\$46,637	0.1%
71323	Zale Life Insurance Company	MOB Open-End	\$0	\$0	\$0	\$45,331	\$0	\$0	\$45,331	
71323	Zale Life Insurance Company	All Other and Total						\$0	\$45,331	0.1%
60836	American Republic Insurance Company	Single Premium, Closed-End	\$4,230	\$36,721	\$0	\$0	\$0	\$0	\$40,951	
60836	American Republic Insurance Company	All Other and Total						\$0	\$40,951	0.1%

**Credit Accident and Health
2004
Market Share**

Code	Name	Product	7 Day Retro	14 Day Retro	14 Day Non- Retro	30 Day Retro	30 Day Non-Retro	Other	Total	Market Share, Based on Total
61018	Magna Insurance Company	Single Premium, Closed-End	\$0	\$39,596	\$0	\$0	\$0	\$0	\$39,596	
61018	Magna Insurance Company	All Other and Total						\$0	\$39,596	0.1%
66087	Midwest National Life Ins Co Of TN	Single Premium, Closed-End	\$2,312	\$33,629	\$0	\$555	\$0	\$0	\$36,496	
66087	Midwest National Life Ins Co Of TN	All Other and Total						\$0	\$36,496	0.1%
94447	Century Life Assurance Company	Single Premium, Closed-End	\$10,026	\$22,149	\$0	\$3,889	\$0	\$0	\$36,064	
94447	Century Life Assurance Company	All Other and Total						\$0	\$36,064	0.1%
92649	American Underwriters Life Insurance Co	Single Premium, Closed-End	\$0	\$31,509	\$0	\$0	\$6	\$0	\$31,515	
92649	American Underwriters Life Insurance Co	All Other and Total						\$0	\$31,515	0.1%
20796	AIG Premier Insurance Company	MOB Open-End	\$0	\$0	\$0	\$29,702	\$0	\$0	\$29,702	
20796	AIG Premier Insurance Company	All Other and Total						\$0	\$29,702	0.1%
32077	Heritage Casualty Insurance Company	MOB Open-End	\$0	\$0	\$0	\$26,624	\$0	\$0	\$26,624	
32077	Heritage Casualty Insurance Company	All Other and Total						\$0	\$26,624	0.1%
60895	American United Life Insurance Co	Single Premium, Closed-End	\$978	\$16,349	\$0	\$0	\$0	\$0	\$17,327	
60895	American United Life Insurance Co	All Other and Total						\$0	\$17,327	0.0%
65595	Lincoln Benefit Life Company	Single Premium, Closed-End	\$1,535	\$15,674	\$0	\$0	\$0	\$0	\$17,209	
65595	Lincoln Benefit Life Company	All Other and Total						\$0	\$17,209	0.0%
61212	Baltimore Life Ins Co The	Single Premium, Closed-End	\$0	\$2,562	\$0	\$0	\$0	\$0	\$2,562	
61212	Baltimore Life Ins Co The	All Other and Total						\$0	\$2,562	0.0%
69833	Lincoln Memorial Life Insurance Company	Single Premium, Closed-End	\$1,031	\$1,365	\$0	\$0	\$0	\$0	\$2,396	
69833	Lincoln Memorial Life Insurance Company	All Other and Total						\$0	\$2,396	0.0%
81043	Bankers Life Insurance Company	Single Premium, Closed-End	\$0	\$2,381	\$0	\$0	\$0	\$0	\$2,381	
81043	Bankers Life Insurance Company	All Other and Total						\$0	\$2,381	0.0%
62596	Union Fidelity Life Insurance Co	Single Premium, Closed-End	\$0	\$1,822	\$0	\$0	\$0	\$0	\$1,822	
62596	Union Fidelity Life Insurance Co	All Other and Total						\$0	\$1,822	0.0%

**Credit Accident and Health
2004
Market Share**

Code	Name	Product	7 Day Retro	14 Day Retro	14 Day Non- Retro	30 Day Retro	30 Day Non-Retro	Other	Total	Market Share, Based on Total
66281	Monumental Life Insurance Company	Single Premium, Closed-End	\$0	\$1,456	\$0	\$0	\$0	\$0	\$1,456	
66281	Monumental Life Insurance Company	All Other and Total						\$0	\$1,456	0.0%
69299	Nationsbanc Insurance Company	Single Premium, Closed-End	\$0	\$329	\$0	\$0	\$0	\$0	\$329	
69299	Nationsbanc Insurance Company	All Other and Total						\$0	\$329	0.0%
67261	Old Republic Life Insurance Company	Single Premium, Closed-End	\$0	\$265	\$0	\$0	\$0	\$0	\$265	
67261	Old Republic Life Insurance Company	All Other and Total						\$0	\$265	0.0%
10111	American Bankers Ins Co Of Florida	MOB Open-End	\$0	\$0	\$0	\$40	\$0	\$0	\$40	
10111	American Bankers Ins Co Of Florida	All Other and Total						\$0	\$40	0.0%
88420	Member Service Life Insurance Company	Single Premium, Closed-End	\$0	\$19	\$0	\$0	\$0	\$0	\$19	
88420	Member Service Life Insurance Company	All Other and Total						\$0	\$19	0.0%
65781	Madison National Life Insurance Co Inc	Single Premium, Closed-End	\$0	\$4	\$0	\$0	\$0	\$0	\$4	
65781	Madison National Life Insurance Co Inc	All Other and Total						\$0	\$4	0.0%

Credit Unemployment Insurance Market Share, 2004								
Code	Name	30 Day Retro SP	30 Day Non- Retro SP	30 Day Retro MOB	30 Day Non- Retro MOB	Other	Total	Market Share Based on Total
41211	Triton Insurance Company	12,674,407	0	1,068,612	0	0	13,742,934	26.0%
10111	American Bankers Ins Co Of Florida	2,220,713	0	8,946,821	71,202	1,459,738	12,698,341	24.0%
25011	Wesco Insurance Company	5,086,675	0	2,645,094	0	0	7,731,726	14.6%
34274	Central States Indemnity Co Of Omaha	0	0	6,384,774	0	1,220,647	7,605,432	14.4%
26220	Yosemite Insurance Company	3,150,592	0	0	0	0	3,150,592	6.0%
42765	Centurion Casualty Company	2,370,554	0	0	0	0	2,370,554	4.5%
10952	Stonebridge Casualty Insurance Company	0	0	1,607,323	0	0	1,607,323	3.0%
42986	Standard Guaranty Insurance Company	-858,055	0	2,342,814	0	16,868,823	1,455,027	2.8%
24813	Balboa Insurance Company	84	0	446,116	12,526	590,956	1,049,664	2.0%
24376	American General Indemnity Company	0	0	758,394	0	0	758,394	1.4%
35971	Voyager Property & Casualty Ins Co				0	379,497	379,497	0.7%
28401	AmeriCan National Property & Casualty c	0	0	149,439	0	0	149,439	0.3%
42978	American Security Insurance Company	-2,938,020	0	3,003,607	0	0	65,408	0.1%
19232	Allstate Insurance Company	0	0	18,710	0	0	18,710	0.0%
19615	American Reliable Insurance Company	15,167	0	0	0	0	15,167	0.0%
40428	Voyager Indemnity Co (Terminated)				0	14,972	14,972	0.0%
10391	American Centennial Insurance Co	0	0	8	0	0	8	0.0%
20796	AIG Premier Insurance Company	0	0	-776	0	0	-776	0.0%
21296	Associates Insurance Company	0	0	-2,536	0	0	-2,536	0.0%

**Credit Property Insurance
Market Share, 2004**

Code	Name	Creditor Place Home, Single Interest	Creditor Place Home, Dual Interest	Creditor Placed Auto, Single Interest	Creditor Place Auto, Dual Interest	Personal Property, Single Interest	Personal Property, Dual Interest	Other	Total	Market Share Based on Total
42978	American Security Insurance Company	\$657,155	\$8,626,658	\$60,774	\$0	\$0	\$0	\$0	\$9,344,587	39.5%
24813	Balboa Insurance Company	\$0	\$3,056,315	\$0	\$979,015	\$0	\$0	\$0	\$4,035,330	17.0%
10111	American Bankers Ins Co Of Florida	\$0	\$2,319,558	\$48,521	\$0	\$398,146	\$233,437	\$0	\$2,999,663	12.7%
24376	American General Indemnity Company	\$0	\$0	\$0	\$1,822,154	\$0	\$49,679	\$0	\$1,871,833	7.9%
10847	Cumis Insurance Society Inc	\$0	\$0	\$1,507,988	\$0	\$0	\$0	\$14	\$1,508,002	6.4%
35769	Lyndon Property Insurance Company	\$0	\$0	\$763,439	\$0	\$464,234	\$0	\$0	\$1,227,673	5.2%
38601	MIC Property And Casualty Ins Corp	\$0	\$0	\$0	\$1,193,507	\$0	\$0	\$0	\$1,193,507	5.0%
25011	Wesco Insurance Company	\$0	\$0	\$108,978	\$0	\$0	\$502,527	\$121,278	\$732,783	3.1%
35971	Voyager Property & Casualty Ins Co	\$0	\$0	\$0	\$0	\$0	\$306,736	\$0	\$306,736	1.3%
41211	Triton Insurance Company	\$94,872	\$0	-\$25,037	\$0	\$69,835	\$0	\$0	\$139,670	0.6%
19615	American Reliable Insurance Company	\$0	\$0	\$0	\$0	\$0	\$116,742	\$0	\$116,742	0.5%
26220	Yosemite Insurance Company	\$0	\$0	\$0	\$0	\$0	\$103,720	\$0	\$103,720	0.4%
28401	AmeriCan National Property & Casualty	\$0	\$0	\$35,185	\$0	\$40,898	\$0	\$0	\$76,083	0.3%
42986	Standard Guaranty Insurance Company	\$0	\$10,398	\$692	\$0	\$0	\$0	\$0	\$11,090	0.0%
29980	First Colonial Insurance Company	\$0	\$0	\$0	\$0	\$0	\$2,314	\$0	\$2,314	0.0%
21296	Associates Insurance Company	\$0	\$0	\$0	\$0	\$2,037	\$0	\$0	\$2,037	0.0%

Other Credit Insurance Market Share, 2004						
Code	Name	Credit Family	Leave	Personal Gap	Other	Market Share Based on Total
29980	First Colonial Insurance Company		\$0	\$0	\$1,769,739	\$1,769,739 34.9%
36455	Northbrook Indemnity Co		\$0	\$997,670	\$0	\$997,670 19.7%
11150	Arch Insurance Company		\$0	\$0	\$787,084	\$787,084 15.5%
37060	Old United Casualty Company		\$0	\$528,231	\$0	\$528,231 10.4%
24376	American General Indemnity Company		\$111,506	\$214,162	\$0	\$325,668 6.4%
42978	American Security Insurance Company		\$304,583	\$0	\$0	\$304,583 6.0%
10111	American Bankers Ins Co Of Florida		\$195,554	\$0	\$0	\$195,554 3.9%
42986	Standard Guaranty Insurance Company		\$113,919	\$0	\$0	\$113,919 2.2%
28401	AmeriCan National Property & Casualty c		\$0	\$29,065	\$0	\$29,065 0.6%
24813	Balboa Insurance Company		\$0	\$8,208	\$0	\$8,208 0.2%
10847	Cumis Insurance Society Inc		\$0	\$6,915	\$0	\$6,915 0.1%
20796	AIG Premier Insurance Company		\$0	\$0	\$6,501	\$6,501 0.1%
32077	Heritage Casualty Insurance Company		\$0	\$0	\$1,650	\$1,650 0.0%
40827	Virginia Surety Company Inc		\$0	\$640	\$0	\$640 0.0%

**Data from the Missouri Supplement to the State Page
Of the Financial Statement**

P&C Companies					
Year	Premium Written	Premium Earned	Direct Losses Incurred	Direct Losses Paid	Loss Ratio
Credit Property					
1998	\$6,605,873	\$5,772,111	\$2,364,946	\$2,241,229	41.0%
1999	\$4,022,127	\$3,770,438	\$922,850	\$995,437	24.5%
2000	\$4,621,586	\$4,579,044	\$1,243,883	\$1,303,384	27.2%
2001	\$5,292,936	\$4,804,226	\$1,543,533	\$1,335,927	32.1%
2002	\$8,240,190	\$7,558,084	\$3,722,489	\$3,116,249	49.3%
2003	\$8,909,334	\$8,721,523	\$3,208,429	\$3,335,740	36.8%
2004	\$9,753,211	\$8,820,816	\$3,577,427	\$3,341,966	40.6%
Credit Casualty					
1998	\$4,304,315	\$4,139,593	\$1,010,308	\$1,096,900	24.4%
1999	\$2,728,060	\$2,427,579	\$1,692,055	\$1,620,385	69.7%
2000	\$2,189,505	\$2,149,275	\$711,213	\$869,015	33.1%
2001	\$2,895,383	\$2,916,217	\$3,545,287	\$2,374,515	121.6%
2002	\$2,054,509	\$2,153,834	-\$547,129	\$1,621,731	-25.4%
2003	\$2,868,531	\$2,920,517	\$801,309	\$574,991	27.4%
2004	\$3,488,915	\$3,171,019	\$670,387	\$312,401	21.1%
Credit Unemployment					
1998	\$11,973,030	\$11,179,445	\$943,694	\$1,236,934	8.4%
1999	\$12,273,404	\$10,340,093	\$785,889	\$813,808	7.6%
2000	\$11,931,556	\$10,557,170	\$921,028	\$783,341	8.7%
2001	\$14,020,852	\$13,416,587	\$1,569,819	\$1,350,787	11.7%
2002	\$10,122,498	\$11,240,982	\$1,769,739	\$1,464,261	15.7%
2003	\$7,088,235	\$8,954,710	\$1,286,791	\$1,296,705	14.4%
2004	\$6,961,812	\$7,371,808	\$652,505	\$960,790	8.9%
Vendor / Creditor Single Interest					
1998	\$2,723,059	\$2,481,192	\$1,282,768	\$1,259,842	51.7%
1999	\$2,607,075	\$3,978,045	\$3,339,244	\$3,174,274	83.9%
2000	\$5,542,818	\$5,398,661	\$1,967,698	\$1,942,385	36.4%
2001	\$1,848,208	\$2,526,542	\$1,361,141	\$1,558,707	53.9%
2002	\$4,397,638	\$4,334,712	\$2,690,442	\$2,216,846	62.1%
2003	\$4,500,120	\$4,377,791	\$3,366,751	\$3,581,791	76.9%
2004	\$5,916,230	\$4,571,439	\$3,845,612	\$3,972,563	84.1%

Credit A&H P&C and Life Companies						
Year	Premium Written	Premium Earned	Direct Losses Incurred	Direct Losses Paid	Insureds	Loss Ratio
1998	\$56,431,390	\$58,128,853	\$18,352,011	\$21,053,408	494,581	31.6%
1999	\$59,357,722	\$58,998,734	\$21,186,817	\$20,877,880	708,828	35.9%
2000	\$56,259,679	\$55,028,020	\$20,764,582	\$20,288,919	740,942	37.7%
2001	\$51,030,029	\$50,091,539	\$22,870,758	\$21,044,826	555,705	45.7%
2002	\$42,295,264	\$46,935,053	\$19,654,782	\$20,985,231	310,999	41.9%
2003	\$34,601,652	\$43,459,839	\$16,641,406	\$19,223,522	337,067	38.3%
2004	\$35,061,942	\$38,071,958	\$16,538,598	\$17,319,909	362,675	43.4%

Credit Life				
Year	Premium	Losses	Insured	Loss Ratio
1998	\$63,465,862	\$25,141,738	909,668	39.6%
1999	\$66,961,673	\$27,747,952	907,674	41.4%
2000	\$63,234,879	\$26,319,605	822,380	41.6%
2001	\$59,806,737	\$26,253,906	744,747	43.9%
2002	\$40,793,742	\$26,792,378	650,409	65.7%
2003	\$34,864,201	\$24,898,845	549,096	71.4%
2004	\$37,217,664	\$21,057,765	591,093	56.6%

P&C Companies Credit Property, Casualty, and Unemployment					
Code	Name	1998-2004 Pooled Data		2004 Data	
		Premium Earned	Loss Ratio	Premium Earned	Loss Ratio
10111	American Bankers Ins Co Of Florida	\$44,885,532	18.3%	\$5,124,377	18.4%
10367	Avemco Insurance Company	\$198,761	5.7%		
10391	American Centennial Insurance Co	\$1,305	53.5%		
10847	Cumis Insurance Society Inc	\$1,461,821	41.7%		
10952	Stonebridge Casualty Insurance Company	\$3,701,821	10.1%	-\$68,048	-49.3%
11150	Arch Insurance Company	\$3,827,749	51.0%	\$788,051	53.6%
11401	Guaranty National Insurance Company	\$402,154	62.0%	\$189,593	60.5%
16691	Great American Insurance Company	\$5,856,944	48.8%	\$1,322,233	51.8%
18538	Bancinsure Inc	\$219,768	40.4%	\$39,998	83.6%
19232	Allstate Insurance Company	\$1,473,412	27.4%		
19615	American Reliable Insurance Company	\$333,541	9.0%		
20443	Continental Casualty Company	\$2,908,839	60.3%	\$689,998	32.1%
20516	Euler American Credit Indemnity Company	\$6,366,575	45.2%	\$1,268,232	23.5%
20621	Onebeacon America Insurance Company	\$750,600	48.4%		
20648	Employers Fire Insurance Company	\$256,553	50.8%	\$195,737	41.9%
21296	Commercial Guaranty Casualty Insurance Co	\$864,794	11.2%	\$2,361	-202.8%
22667	Ace American Insurance Company	\$3,770,663	6.8%	\$563,665	-3.1%
22713	Insurance Company Of North America	\$302,200	15.4%	\$16,140	67.4%
23469	American Modern Home Insurance Co	\$1,776	75.0%		
24147	Old Republic Insurance Company	\$4,780,456	2.8%	\$585,986	36.3%
24376	American General Indemnity Company	\$1,066,375	4.1%		
24813	Balboa Insurance Company	\$16,541,798	52.2%	\$4,493,338	49.8%
24902	Security Insurance Company Of Hartford	\$64,660	2.5%		
25011	Wesco Insurance Company	\$7,579,160	22.0%	\$1,112,457	13.1%
25422	Atradius Trade Credit Insurance Inc	\$1,920,300	49.8%	\$694,811	20.8%
26220	Yosemite Insurance Company	\$1,060,498	24.2%	\$233,977	18.8%
26344	Great American Assurance Company	\$1,247,345	135.2%	\$575,926	188.6%
26832	American Alliance Insurance Company	-\$5,458	550.7%		
27138	Kemper Casualty Insurance Company	\$269,874	7.5%		
28401	American National Property & Casualty C	\$457,577	20.5%	\$142,298	21.0%
29599	U S Specialty Insurance Company	\$138,445	36.4%		
29742	Integon National Insurance Company	-\$14,166	0.0%		
29980	First Colonial Insurance Company	\$33	9.1%		
31232	Monumental General Casualty Company	\$1,607	0.0%		
32077	Montgomery Ward Insurance Company	\$600	0.0%		
32352	Prudential Property & Casualty Ins Co	-\$610	2161.0%		
34207	Westport Insurance Corporation	\$16,180	-10.8%		
34274	Central States Indemnity Co Of Omaha	\$15,446,429	9.6%	\$1,559,195	6.4%
35289	Continental Insurance Company The	\$1,784,932	103.3%		
35769	Lyndon Property Insurance Company	\$7,095,062	51.4%	\$1,227,674	35.9%
35971	Voyager Property & Casualty Ins Co	\$115,447	24.5%		

P&C Companies					
Credit Property, Casualty, and Unemployment					
Code	Name	1998-2004 Pooled Data		2004 Data	
		Premium Earned	Loss Ratio	Premium Earned	Loss Ratio
36455	Northbrook Indemnity Co	\$1,377,936	156.2%	\$997,671	155.4%
38318	Republic Insurance Company	\$7,851	-6.0%		
39306	Fidelity And Deposit Co Maryland	\$677,381	26.5%		
40371	Columbia Mutual Insurance Co	\$13,515	61.1%		
40827	Virginia Surety Company Inc	\$212,119	-31.7%	\$640	0.0%
41181	Universal Underwriters Ins Co	\$2,002,688	118.8%		
41211	Triton Insurance Company	\$14,247,511	29.4%	\$1,334,194	5.1%
42765	Centurion Casualty Company	\$3,338,975	13.8%	\$285,852	25.1%
42978	American Security Insurance Company	\$4,208,569	7.8%	\$558,726	5.6%
42986	Standard Guaranty Insurance Company	\$1,395,556	15.6%		

P&C and Life Companies Credit A&H							
Code	Name	1998-2004 Pooled Data			2004 Data		
		Number of Premium Insured	Earned	Loss Ratio	Number of Premium Insured	Earned	Loss Ratio
10111	American Bankers Ins Co Of Florida	142,382	\$11,534,418	7.2%	1,539	\$92,407	0.2%
10952	Stonebridge Casualty Insurance Comp	93,304	\$1,557,418	35.3%	8,298	\$125,844	49.1%
17680	Forum Insurance Company	5,146	\$108,976	79.0%			
19232	Allstate Insurance Company	703,834	\$5,826,247	21.1%			
19615	American Reliable Insurance Company	1,491	\$1,090,409	6.0%	104	\$124,144	13.8%
20796	AIG Premier Insurance Company	121,562	\$302,741	16.4%	9,864	\$35,698	3.9%
25178	State Farm Mutual Automobile Ins Co	23,243	\$3,542,487	59.2%	1,122	\$130,967	66.3%
32077	Heritage Casualty Insurance Company	26,745	\$343,323	31.5%	1,685	\$28,274	9.3%
34274	Central States Indemnity Co Of Omaha	263,377	\$11,954,539	30.9%	25,317	\$1,122,098	10.7%
35971	Voyager Property & Casualty Ins Co	246	\$175,543	23.9%	75	\$78,851	0.4%
42978	American Security Insurance Company	5,745	\$7,835,971	3.2%	597	\$277,643	5.0%
42986	Standard Guaranty Insurance Company	14,038	\$9,383,211	14.6%	892	\$733,160	1.2%
60054	Aetna Life Insurance Company	7	\$1,196	-44.5%			
60186	Allstate Life Insurance Company	26,271	\$533,118	96.8%			
60275	American Bankers Life Assur Of FL	164,335	\$25,931,462	27.9%	47,596	\$2,658,503	19.8%
60399	American Family Life Insurance Co	29	\$13,198	140.4%			
60518	American Health And Life Insurance	72,490	\$16,933,742	31.5%	7,085	\$2,170,229	36.1%
60534	American Heritage Life Insurance Co	4,056	\$884,667	24.6%	1,809	\$501,338	50.6%
60739	American National Insurance Company	40,792	\$7,529,353	40.9%	5,342	\$849,348	32.5%
60836	American Republic Insurance Company	738	\$154,589	100.2%	155	\$41,041	48.6%
60895	American United Life Insurance Co	2,204	\$278,381	65.2%	123	\$17,327	159.5%
61018	Magna Insurance Company	1,711	\$378,905	19.3%	242	\$38,217	38.9%
61212	Baltimore Life Ins Co The	25	\$7,725	92.2%	12	-\$709	-1000.6%
61425	Trustmark Insurance Co (mutual)	750	\$111,103	17.0%			
61506	Resource Life Insurance Company	79,170	\$15,256,106	42.8%	8,103	\$1,873,757	42.4%
61700	Central National Life Ins Of Omaha	32,116	\$4,855,636	19.4%			
61751	Central States Health & Life Co	39,969	\$6,685,756	45.2%	7,746	\$1,578,027	44.5%
61824	Cherokee National Life Insurance Co	9,647	\$1,310,419	60.9%	1,272	\$170,784	60.8%
62375	Consumers Life Insurance Company	767	\$245,503	34.8%			
62383	Centurion Life Insurance Company	43,708	\$6,418,097	33.5%	2,762	\$550,952	33.7%
62596	Union Fidelity Life Insurance Co	38,304	\$9,017,113	18.8%	0	\$1,822	-2.9%
62626	Cuna Mutual Insurance Society	360,649	\$42,911,524	63.7%	108,407	\$5,492,349	61.1%
64130	Life Investors Ins Co Of America	125,641	\$18,268,108	49.3%	20,324	\$2,987,396	40.6%
64211	Guarantee Trust Life Insurance Co	69,697	\$15,384,768	41.3%	9,816	\$2,061,131	41.3%
64394	Heritage Life Insurance Company	148	\$478	10381.6%			
65021	Stonebridge Life Insurance Company	176,091	\$2,476,884	15.7%	9,146	\$168,787	16.0%
65080	John Alden Life Insurance Company	0	\$252	-913.5%			
65536	GE Life And Annuity Assurance Co	0	\$104,908	0.0%			
65595	Lincoln Benefit Life Company	22,721	\$9,103,969	21.1%	176	\$17,209	17.7%

P&C and Life Companies Credit A&H							
Code	Name	1998-2004 Pooled Data			2004 Data		
		Number of Premium Insured	Premium Earned	Loss Ratio	Number of Premium Insured	Premium Earned	Loss Ratio
65757	Shelter Life Insurance Co	1,780	\$412,340	31.3%	262	\$60,508	73.2%
65781	Madison National Life Insurance Co	123	\$43,836	102.2%			
65811	American Modern Life Ins Co	15,855	\$3,411,512	26.6%	3,326	\$1,026,060	33.6%
65951	Merit Life Insurance Co	72,297	\$7,979,334	30.9%	7,809	\$981,486	20.0%
66087	Midwest National Life Ins Co Of TN	1,332	\$195,611	35.2%	172	\$36,496	87.7%
66168	Minnesota Life Insurance Company	7,554	\$626,741	92.9%	881	\$93,907	46.7%
66281	Monumental Life Insurance Company	2,433	\$224,103	2.7%	1	\$1,456	-2.5%
66699	Voyager Life Insurance Company	53,871	\$3,416,649	24.9%			
66842	AIG Life Insurance Company	4	\$108	4857.4%			
67040	North Central Life Insurance Co	4,003	\$671,409	51.1%			
67261	Old Republic Life Insurance Company	0	\$390	0.0%	0	\$265	0.0%
67628	Pekin Life Insurance Company	2,860	\$637,777	59.0%	516	\$105,135	89.7%
67695	Federal Home Life Insurance Company	0	\$14,851	0.0%			
68136	Protective Life Insurance Company	13,355	\$3,617,068	45.8%	3,695	\$1,149,783	68.6%
68160	Balboa Life Insurance Company	23,341	\$1,610,946	38.4%	3,538	\$77,512	68.8%
68241	Prudential Insurance Co Of America	384	\$41,593	287.4%			
68357	Reliable Life Insurance Company	0	-\$115	995.7%			
68373	American General Assurance Company	102,574	\$13,076,505	52.0%	9,308	\$1,672,239	38.5%
68721	Security Life Ins Co Of America	23	\$7,614	117.5%			
68756	Security Life And Trust Ins Co	7	-\$331	-2970.4%			
69256	Sunamerica Life Insurance Company	2,124	-\$56	-198.2%			
69299	Nationsbanc Insurance Company	3,334	\$101,441	155.4%	3	\$1,025	-172.8%
69663	USAA Life Insurance Company	511	\$21,892	50.8%			
69833	World Service Life Ins Co Of America	53	\$12,491	0.0%			
69868	United Of Omaha Life Ins Co	0	\$510	0.0%			
69973	United Life Insurance Company	33,451	\$7,526,267	40.2%	2,669	\$623,333	26.1%
70106	United States Life Ins Co NY	761	\$168,980	16.5%	331	-\$69,765	-66.7%
70173	Universal Underwriters Life Ins Co	25,343	\$5,467,151	42.4%	3,571	\$708,493	52.1%
70254	Jefferson Pilot Financial Insurance	2	\$1,503	304.5%			
71323	Zale Life Insurance Company	25,402	\$314,875	17.9%	3,860	\$45,331	3.6%
71390	Admiral Life Ins Co Of America	19	\$24,627	-56.6%			
71455	Financial American Life Insurance C	1,579	\$247,513	31.8%	1,491	\$238,607	32.1%
71838	Associates Financial Life Ins Co	33,719	\$3,920,801	25.6%			
72613	Reliance Life Insurance Company	93	\$134,688	-121.1%			
74365	Southern Pioneer Life Insurance Com	796	\$83,920	65.5%	643	\$80,300	67.5%
76007	Old United Life Insurance Company	15,830	\$3,019,985	19.5%	1,491	\$330,448	19.6%
79421	Harvest Life Insurance Co	0	\$104,908	0.0%			
79677	Forethought Life Assurance Company	0	\$1,885	-227.7%			
80020	Mountain Life Insurance Company	18,338	\$2,568,761	52.1%	1,727	\$258,472	61.4%
80322	CitiCorp Life Insurance co	1	\$1,418	27.9%			
80675	Crown Life Insurance Company	13	\$4,623	73.2%			
81043	Bankers Life Insurance Company	10	\$6,491	1.9%	0	-\$600	21.5%
81779	Individual Assurance Co Life Health & A	107,959	\$13,692,448	44.7%	14,517	\$2,012,591	49.4%

P&C and Life Companies Credit A&H							
Code	Name	1998-2004 Pooled Data			2004 Data		
		Number of Premium Insured	Premium Earned	Loss Ratio	Number of Premium Insured	Premium Earned	Loss Ratio
84549	Vista Life Insurance Company	257	\$31,984	171.3%			
84697	American Specialty Health Insurance	19,524	\$1,368,958	34.0%	100	\$32,644	-42.6%
85561	MIC Life Insurance Corporation	1,659	\$257,190	17.8%			
86126	Members Life Insurance Company	1	\$5	-960.0%			
87750	Mayflower National Life Insurance Co	0	\$278	-108.6%			
88080	XI Life Insurance And Annuity Co	29,553	\$6,309,006	51.9%	2,507	\$403,327	176.9%
88420	Member Service Life Insurance Co	592	\$65,571	174.7%			
89958	J M I C Life Insurance Company	10,881	\$2,375,220	39.4%	1,416	\$363,610	78.1%
92649	American Underwriters Life Insurance	5,806	\$446,943	11.7%	533	\$25,999	77.3%
93521	General Fidelity Life Insurance Co	717	\$122,942	6.5%			
93777	Household Life Insurance Company	144,024	\$20,977,744	52.1%	16,627	\$3,298,157	53.3%
94064	Alexander Hamilton Life Ins Co Am	63	\$8,229	506.7%			
94439	American Creditors Life Ins Co	152	\$50,237	32.3%			
94447	Century Life Assurance Company	922	\$345,241	63.6%	141	\$36,065	25.9%
97055	Mega Life And Health Ins Co The	51	\$11,102	-37.7%			
97179	United Wisconsin Life Insurance Com	349	\$138,925	26.9%			
98884	Union Security Life Insurance Co	11,954	\$6,337,115	41.9%	1,931	\$552,480	28.8%

Credit Life							
1998-2004 Pooled Data				2004 Data			
Code	Name	Number Of Insured	Premium	Losses	Number Of Insured	Premium	Losses Paid
60054	Aetna Life Insurance Company	7	-\$6	-96250.0%			
60186	Allstate Life Insurance Company	208,407	\$3,697,259	111.4%			
60275	American Bankers Life Assur Of FL	668,002	\$22,616,807	113.1%	63,159	\$1,278,733	113.1%
60399	American Family Life Insurance Co	118	-\$3,037	-336.5%			
60518	American Health And Life Insurance	85,070	\$10,385,068	531.7%	10,334	\$252,325	531.7%
60534	American Heritage Life Insurance Co	10,371	\$2,863,334	23.0%	3,866	\$1,121,057	23.0%
60739	American National Insurance Co	140,215	\$11,246,507	28.7%	15,601	\$1,538,537	28.7%
60836	American Republic Insurance C	1,115	\$253,455	104.8%	275	\$39,322	104.8%
60895	American United Life Insurance Co	19,433	\$1,170,268	18.3%	1,596	\$118,741	18.3%
61018	Magna Insurance Company	3,401	\$465,505	17.1%	519	\$40,917	17.1%
61212	Baltimore Life Ins Co The	17	\$9,087	0.0%	17	-\$2,031	0.0%
61506	Resource Life Insurance Company	115,460	\$19,534,904	61.9%	14,585	\$951,561	61.9%
61700	Central National Life Ins Of Omaha	44,503	\$3,898,276	57.4%			
61751	Central States Health & Life Co	414,081	\$21,766,984	31.9%	53,000	\$4,003,971	31.9%
61824	Cherokee National Life Insurance Co	55,687	\$4,241,887	64.9%	5,889	\$483,930	64.9%
62375	Consumers Life Insurance Company	1,065	\$134,136	84.5%			
62383	Centurion Life Insurance Company	87,721	\$4,303,985	153.2%	5,719	\$446,103	153.2%
62596	Union Fidelity Life Insurance Co	172,626	-\$83,948	69.8%	3,230	\$56,879	69.8%
62626	Cuna Mutual Insurance Society	683,379	\$24,215,536	65.5%	161,546	\$3,329,358	65.5%
64130	Life Investors Ins Co Of America	146,217	\$14,628,874	27.7%	21,979	\$2,146,977	27.7%
64211	Guarantee Trust Life Insurance Co	121,872	\$19,029,364	27.3%	14,785	\$1,973,138	27.3%
64394	Heritage Life Insurance Company	409	-\$2,356	-1595.6%			
65021	Stonebridge Life Insurance Company	272,489	\$2,823,457	47.8%	18,164	\$208,422	47.8%
65099	John Hancock Mutual Life Ins co	133	-\$155,134	0.0%			
65595	Lincoln Benefit Life Company	39,946	\$1,185,755	-864.6%	192	-\$2,968	-864.6%
65757	Shelter Life Insurance Co	38,585	\$859,691	18.3%	6,301	\$127,541	18.3%
65781	Madison National Life Insurance Co	446	\$7,776	594.4%			
65811	American Modern Life Ins Co	33,833	\$7,693,698	49.4%	7,230	\$1,350,899	49.4%
65951	Merit Life Insurance Co	105,836	\$5,617,133	59.6%	11,754	\$979,928	59.6%
66087	Midwest National Life Ins Co Of TN	5,000	\$594,508	25.8%	635	\$114,027	25.8%
66168	Minnesota Life Insurance Company	35,698	\$3,506,814	60.5%	3,314	\$405,052	60.5%
66273	Montgomery Ward Life Insurance Co	14,005	\$274,570	60.2%			
66281	Monumental Life Insurance Company	1,956	\$78,232	63.0%			
66699	Voyager Life Insurance Company	75,127	\$1,896,349	42.5%			
66842	AIG Life Insurance Company	69	\$1,904	237.1%			
67040	North Central Life Insurance Co	22,445	\$2,953,880	70.3%			
67261	Old Republic Life Insurance Company	187	\$73,871	0.0%	110	\$32,452	0.0%
67628	Pekin Life Insurance Company	8,664	\$1,168,148	9.1%	1,882	\$255,340	9.1%
68136	Protective Life Insurance Company	37,145	\$9,584,258	49.1%	9,845	\$1,391,716	49.1%
68160	Balboa Life Insurance Company	34,498	\$565,081	105.9%	3,776	\$52,741	105.9%

Credit Life							
1998-2004 Pooled Data					2004 Data		
Code	Name	Number Of Insured	Premium	Losses	Number Of Insured	Premium	Losses Paid
68241	Prudential Insurance Co Of America	614	-\$27,022	-127.3%			
68357	Reliable Life Insurance Company	2	\$4	0.0%			
68373	American General Assurance Company	264,590	\$25,484,699	72.0%	25,774	\$2,470,754	72.0%
68756	Security Life And Trust Ins Co	90	-\$180	-443.9%			
69108	State Farm Life Insurance Company	31,426	-\$429,995	0.0%	4	-\$11,775	0.0%
69256	Sunamerica Life Insurance Company	7,693	-\$131,048	-157.5%			
69299	Nationsbanc Insurance Company	7,511	\$121,916	0.0%	49	-\$2,551	0.0%
69663	USAA Life Insurance Company	1,537	\$79,011	0.0%	0	\$31	0.0%
69833	World Service Life Ins Co Of America	126	\$98,304	0.0%			
69973	United Life Insurance Company	78,901	\$11,766,492	380.4%	6,561	\$97,789	380.4%
70106	United States Life Ins Co NY	2,634	\$141,487	812.6%	944	\$25,444	812.6%
70173	Universal Underwriters Life Ins Co	67,463	\$9,784,947	44.4%	8,944	\$1,109,788	44.4%
70254	Jefferson Pilot Financial Insurance	18	-\$64	0.0%	1	-\$1	
70980	Signature Life Ins Co Of America	11	\$38	0.0%			
71323	Zale Life Insurance Company	39,035	\$189,860	5.6%	6,508	\$31,343	5.6%
71390	Admiral Life Ins Co Of America	50	-\$3,090	-655.0%			
71439	Assurity Life Insurance Company	7	-\$5	0.0%			
71455	Financial American Life Insurance C	4,082	\$2,741,315	2.4%	3,947	\$2,631,240	2.4%
71838	Associates Financial Life Ins Co	68,136	\$7,234,524	86.7%			
71870	Fidelity Security Life Insurance Co	34,427	\$728,260	55.7%	4,120	\$75,333	55.7%
72613	Reliance Life Insurance Company	745	-\$105,502	-109.0%			
74365	Southern Pioneer Life Insurance Com	836	\$124,465	8.4%	682	\$105,438	8.4%
76007	Old United Life Insurance Company	28,659	\$4,099,549	24.0%	3,068	\$670,438	24.0%
79677	Forethought Life Assurance Company	62	-\$13	0.0%	0	-\$1	0.0%
80020	Mountain Life Insurance Company	106,268	\$9,073,724	49.4%	11,267	\$798,300	49.4%
80322	CitiCorp Life Insurance co	2,512	\$18,532	755.7%	256	\$605	755.7%
80675	Crown Life Insurance Company	82	-\$118	-5478.0%			
81043	Bankers Life Insurance Company	14	\$9,729	0.0%	4	-\$319	0.0%
81779	Individual Assur Co Life Health & Acc	287,739	\$26,436,155	40.9%	38,300	\$3,035,904	40.9%
84522	Auto Club Life Ins Co	0	\$4,209	0.0%			
84549	Vista Life Insurance Company	599	-\$8,288	-384.3%			
84697	American Specialty Health Insurance	12,070	\$841,281	-1101.9%	196	-\$1,607	-1101.9%
85561	MIC Life Insurance Corporation	2,143	-\$375,462	-36.2%			
87645	United Fidelity Life Insurance Co	1	-\$28	0.0%			
88080	XI Life Insurance And Annuity Co	72,587	\$10,554,168	-316.2%	6,845	-\$125,232	-316.2%
88420	Member Service Life Insurance Co	1,843	-\$34,340	0.0%	2	-\$2	0.0%
89958	J M I C Life Insurance Company	19,715	\$2,846,520	58.1%	2,350	\$363,234	58.1%
91472	Globe Life And Accident Ins Co	3	-\$19	0.0%			
92649	American Underwriters Life Insurance	8,450	\$544,025	104.5%	744	\$15,107	104.5%
93521	General Fidelity Life Insurance Co	901	-\$39,785	-28.0%			
93777	Household Life Insurance Company	199,665	\$35,061,431	93.1%	25,666	\$2,933,901	93.1%
94064	Alexander Hamilton Life Ins Co Am	126	-\$5,007	-170.6%			

Credit Life							
1998-2004 Pooled Data					2004 Data		
Code	Name	Number Of Insured	Premium	Losses	Number Of Insured	Premium	Losses Paid
94439	American Creditors Life Ins Co	837	-\$5,157	-716.2%			
94447	Century Life Assurance Company	1,909	\$305,433	0.3%	248	\$20,709	0.3%
97055	Mega Life And Health Ins Co The	258	-\$1,564	-1338.6%			
98884	Union Security Life Insurance Co	112,635	\$16,119,487	251.5%	5,308	\$279,126	251.5%